

United States Bankruptcy Court  
Middle District of Pennsylvania

In re:  
Andrew David Oyler-Esteves  
Hector Esteves-Oyler  
Debtors

Case No. 20-00952-HWV  
Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0314-1  
Date Rcvd: Aug 15, 2025

User: AutoDocke  
Form ID: 3180W

Page 1 of 4  
Total Noticed: 44

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 17, 2025:**

Recip ID	Recipient Name and Address
db	+ Andrew David Oyler-Esteves, 574 Race Street, Millersburg, PA 17061-1158
jdb	+ Hector Esteves-Oyler, 1835 Market Street, Ashland, PA 17921-1133
5312060	+ HUD/FHA, NATIONAL SERVICING CENTER, 301 NW SIXTH ST, STE 200, OKLAHOMA CITY, OK 73102-2811

TOTAL: 3

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ EDI: PRA.COM	Aug 15 2025 22:47:00	PRA Receivables Management LLC, POB 41067, Norfolk, VA 23541-1067
cr	+ EDI: PRA.COM	Aug 15 2025 22:47:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
5312046	+ Email/PDF: bncnotices@becket-lee.com	Aug 15 2025 18:57:53	AMERICAN EXPRESS, 4315 S 2700 WEST, SALT LAKE CITY, UT 84184-0001
5319771	Email/PDF: bncnotices@becket-lee.com	Aug 15 2025 18:58:16	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
5312047	EDI: BANKAMER	Aug 15 2025 22:47:00	BANK OF AMERICA, BANKRUPTCY DEPARTMENT, 4161 PIEDMONT PARKWAY, GREENSBORO, NC 27410
5312048	+ EDI: TSYS2	Aug 15 2025 22:47:00	BARCLAY'S BANK DE, 125 S WEST ST, WILMINGTON, DE 19801-5014
5312049	+ EDI: CITICORP	Aug 15 2025 22:47:00	BEST BUY CREDIT SERVICES, PO BOX 790441, SAINT LOUIS, MO 63179-0441
5324288	+ EDI: BANKAMER2	Aug 15 2025 22:47:00	Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284
5312050	+ EDI: CAPITALONE.COM	Aug 15 2025 22:47:00	CAP1/WMT, PO BOX 30258, SALT LAKE CITY, UT 84130-0258
5312052	EDI: CITICORP	Aug 15 2025 22:47:00	CITI - SHELL, C/O CITI, PO BOX 6497, SIOUX FALLS, SD 57117-6497
5312053	+ EDI: CITICORP	Aug 15 2025 22:47:00	CITI CARDS, PO BOX 6500, SIOUX FALLS, SD 57117-6500
5312054	+ EDI: CITICORP	Aug 15 2025 22:47:00	CITIBANK (SOUTH DAKOTA) NA, 701 EAST 60TH STREET N, SIOUX FALLS, SD 57104-0432
5312055	+ Email/Text: bankruptcydesk@colonialsavings.com	Aug 15 2025 18:51:00	COLONIAL SAVINGS, 2626 W FREEWAY, PO BOX 2988, FORT WORTH, TX 76113-2988
5312056	EDI: PENNDEPTREV	Aug 15 2025 22:47:00	COMM OF PA DEPT OF REVENUE, BUREAU

			OF COMPLIANCE, PO BOX 280946, HARRISBURG, PA 17128-0946
5320621	EDI: CAPITALONE.COM	Aug 15 2025 22:47:00	Capital One Bank (USA), N.A., by American InfoSource as agent, PO Box 71083, Charlotte, NC 28272-1083
5328472	EDI: CITICORP	Aug 15 2025 22:47:00	Citibank, N.A., 5800 S Corporate Pl, Sioux Falls, SD 57108-5027
5326215	+ Email/Text: bankruptcydesk@colonialsavings.com	Aug 15 2025 18:51:00	Colonial Savings Mortgage Services, P.O. Box 2988, Fort Worth, TX 76113-2988
5312068	Email/Text: ra-li-occ-esbkpt-hbg@pa.gov	Aug 15 2025 18:50:00	UNEMP COMP OVERPAYMENT MATTERS, DEPT OF L&I - OFFICE OF CHIEF COUNSEL, 651 BOAS STREET 10TH FLOOR, HARRISBURG, PA 17121
5312057	Email/Text: collecadminbankruptcy@fnni.com	Aug 15 2025 18:51:00	FNB OMAHA, 1620 DODGE STREET, OMAHA, NE 68197
5312836	Email/Text: collecadminbankruptcy@fnni.com	Aug 15 2025 18:51:00	First National Bank of Omaha, 1620 Dodge Street, Stop Code 3129, Omaha, Nebraska 68197
5312058	+ EDI: CITICORP	Aug 15 2025 22:47:00	FORD CBNA, PO BOX 6497, SIOUX FALLS, SD 57117-6497
5312059	Email/Text: ELDABBASM@FREEDOMCU.ORG	Aug 15 2025 18:51:00	FREEDOM CREDIT UNION, CENTREPOINTE OFFICE CENTER, 626 JACKSONVILLE ROAD SUITE 250, WARMINSTER, PA 18974-4862
5312061	EDI: IRS.COM	Aug 15 2025 22:47:00	INTERNAL REVENUE SERVICE - CIO, PO BOX 7346, PHILADELPHIA, PA 19101-7346
5312051	Email/Text: info@pamd13trustee.com	Aug 15 2025 18:50:00	CHARLES J DEHART, III, ESQ., 8125 ADAMS DRIVE STE A, HUMMELSTOWN PA 17036
5328178	EDI: JEFFERSONCAP.COM	Aug 15 2025 22:47:00	Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud Mn 56302-9617
5312062	+ EDI: JPMORGANCHASE	Aug 15 2025 22:47:00	JPMCB CARD, PO BOX 15369, WILMINGTON, DE 19850-5369
5321180	+ Email/Text: RASEBN@raslg.com	Aug 15 2025 18:50:00	JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o Robertson, Anschutz & Schneid, P.L., 6409 Congress Avenue, Suite 100, Boca Raton, FL 33487-2853
5319105	+ Email/Text: JPMCBKnotices@nationalbankruptcy.com	Aug 15 2025 18:50:00	JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o National Bankruptcy Services, LLC, P.O. Box 9013, Addison, Texas 75001-9013
5327936	Email/PDF: resurgentbknotifications@resurgent.com	Aug 15 2025 18:57:54	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
5312063	+ Email/PDF: Bankruptcy_Prod@mohela.com	Aug 15 2025 18:58:02	NAVIENT, PO BOX 9500, WILKES BARRE, PA 18773-9500
5314731	Email/PDF: Bankruptcy_Prod@mohela.com	Aug 15 2025 18:58:02	NAVIENT PC TRUST, Navient Solutions, LLC., PO BOX 9640, Wilkes-Barre, PA 18773-9640
5488054	EDI: PRA.COM	Aug 15 2025 22:47:00	Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541
5488055	EDI: PRA.COM	Aug 15 2025 22:47:00	Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541, Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541
5324657	EDI: PRA.COM	Aug 15 2025 22:47:00	Portfolio Recovery Associates, LLC, POB 12914, Norfolk, VA 23541
5312064	Email/Text: svfcubky@svfcu.org	Aug 15 2025 18:51:00	SUSQUEHANNA VALLEY FCU, 3850 HARTZDALE DRIVE, CAMP HILL, PA 17011-7809
5312065	+ EDI: SYNC		

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5312066	+ EDI: SYNC	Aug 15 2025 22:47:00	SYNCB/AMAZON, PO BOX 965015, ORLANDO, FL 32896-5015
5312067	+ EDI: SYNC	Aug 15 2025 22:47:00	SYNCB/LOWES, PO BOX 965004, ORLANDO, FL 32896-5004
5312411	^ MEBN	Aug 15 2025 22:47:00	SYNCB/PPC, PO BOX 965005, ORLANDO, FL 32896-5005
5312069	+ Email/Text: ra-li-occ-esbkpt-hbg@pa.gov	Aug 15 2025 18:47:08	Synchrony Bank, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
5312070	Email/Text: ElectronicBkyDocs@nelnet.studentaid.gov	Aug 15 2025 18:50:00	UNEMPL COMP TAX MATTERS, HARRISBURG CASES L&I OFF CHIEF COUNSEL, 651 BOAS STREET 10TH FLOOR, HARRISBURG, PA 17121-0751
		Aug 15 2025 18:51:00	USDOE/GLELSI, CLAIMS FILING UNIT, PO BOX 8973, MADISON, WI 53708-8973
TOTAL: 41			

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
5319355	*+	JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o National Bankruptcy Services, LLC, P.O. Box 9013, Addison, Texas 75001-9013
5328783	*+	Synchrony Bank, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk VA 23541-1021

TOTAL: 0 Undeliverable, 2 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 17, 2025

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 15, 2025 at the address(es) listed below:

Name	Email Address
Denise E. Carlon	on behalf of Creditor CU MEMBERS MORTGAGE A DIVISION OF COLONIAL SAVINGS, F.A. bkgroup@kmlawgroup.com, bkgroup@kmlawgroup.com
Dorothy L Mott	on behalf of Debtor 2 Hector Esteves-Oyler DorieMott@aol.com karagendronecf@gmail.com;mottgendronecf@gmail.com;ecf.mottgendron@gmail.com;bethsnyderecf@gmail.com;ecf.mottgendron@gmail.com;mottgendronlaw@jubileebk.net;mott.dorothyb@notify.bestcase.com;doriemott@aol.com
Dorothy L Mott	on behalf of Debtor 1 Andrew David Oyler-Esteves DorieMott@aol.com karagendronecf@gmail.com;mottgendronecf@gmail.com;ecf.mottgendron@gmail.com;bethsnyderecf@gmail.com;ecf.mottgendron@gmail.com;mottgendronlaw@jubileebk.net;mott.dorothyb@notify.bestcase.com;doriemott@aol.com
Jack N Zaharopoulos	

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ecf\_pahu\_alt@trustee13.com

James Warmbrodt

on behalf of Creditor CU MEMBERS MORTGAGE A DIVISION OF COLONIAL SAVINGS, F.A.  
bkgroup@kmlawgroup.com

Kara Katherine Gendron

on behalf of Debtor 2 Hector Esteves-Oyler  
karagendronecf@gmail.com;doriemott@aol.com;bethsnyderecf@gmail.com;mottgendronecf@gmail.com;ecf.mottgendron@gmail.com;MottGendronLaw@jubileebk.net

Kara Katherine Gendron

on behalf of Debtor 1 Andrew David Oyler-Esteves  
karagendronecf@gmail.com;doriemott@aol.com;bethsnyderecf@gmail.com;mottgendronecf@gmail.com;ecf.mottgendron@gmail.com;MottGendronLaw@jubileebk.net

United States Trustee

ustpreion03.ha.ecf@usdoj.gov

TOTAL: 8

**Information to identify the case:**Debtor 1 Andrew David Oyler-Esteves

First Name Middle Name Last Name

Social Security number or ITIN xxx-xx-6143

EIN --

Debtor 2 Hector Esteves-Oyler

(Spouse, if filing)

First Name Middle Name Last Name

Social Security number or ITIN xxx-xx-9087

EIN --

United States Bankruptcy Court Middle District of Pennsylvania

Case number: 1:20-bk-00952-HWV

**Order of Discharge**

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:Andrew David Oyler-Esteves  
fka Andrew David OylerHector Esteves-Oyler  
fka Hector Estevez**By the  
court:**8/15/25Henry W. Van Eck, Chief Bankruptcy  
Judge**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;



- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**